

Information to identify the case:

Debtor 1:	Daniel A Masino	Social Security number or ITIN:	xxx-xx-9498
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	Misha E Masino	Social Security number or ITIN:	xxx-xx-9428
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/3/17
Case number:	17-25780-JNP	Date case converted to chapter:	7 1/3/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daniel A Masino	Misha E Masino
2. All other names used in the last 8 years	aka Daniel A Masino Jr	
3. Address	1230 Holmes Ave Vineland, NJ 08361	1230 Holmes Ave Vineland, NJ 08361
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 1/11/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	February 5, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/6/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel A Masino
 Misha E Masino
 Debtors

Case No. 17-25780-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db/jdb
 517023318 +Daniel A Masino, Misha E Masino, 1230 Holmes Ave, Vineland, NJ 08361-8542
 Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,
 Westmont, NJ 08108
 517065613 IRS, PO Box 725 Special Procedures Function, Springfield, NJ 07081
 517167982 +M&T Bank, PO Box 1508, Buffalo NY 14240-1508
 517065615 Office of the Attorney General, 25 Market St., PO Box 112, Richard K Hughes Justice Complex,
 Trenton, NJ 08625-0112
 517065616 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, PO Box 245,
 Dept of Treasury-Division of Taxation, Trenton, NJ 08695-0245)
 517065289 +TD Bank N.A., Richard J. Tracy.III Esq, 30 Montgomery Street 1205,
 Jersey City NJ 07302-3835
 517054824 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
 517119491 +TD Retail Card Services, c/o Creditors Bankruptcy Services, P O Box 800849,
 Dallas, TX 75380-0849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mylawyer7@aol.com Jan 11 2018 23:18:11 Seymour Wasserstrum,
 Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360
 tr +EDI: QBTHOMAS.COM Jan 11 2018 22:53:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2018 23:19:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2018 23:19:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517033899 EDI: GMACFS.COM Jan 11 2018 22:53:00 Ally Capital, PO Box 130424,
 Roseville, MN 55113-0004
 516982228 +EDI: GMACFS.COM Jan 11 2018 22:53:00 Ally Financial, PO Box 130424,
 Saint Paul, MN 55113-0004
 516982229 EDI: BANKAMER2.COM Jan 11 2018 22:53:00 Bank Of America, PO Box 7047,
 Dover, DE 19903-7047
 517131255 EDI: BL-BECKET.COM Jan 11 2018 22:53:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516982230 +EDI: CHASE.COM Jan 11 2018 22:53:00 Chase, PO Box 17202, Wilmington, DE 19886-7202
 516982231 +EDI: CITICORP.COM Jan 11 2018 22:53:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
 516982234 EDI: DISCOVER.COM Jan 11 2018 22:53:00 Discover, PO Box 15251,
 Wilmington, DE 19886-5251
 516993041 EDI: DISCOVER.COM Jan 11 2018 22:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516982236 +EDI: DISCOVERPL Jan 11 2018 22:53:00 Discover Personal Loans, P.O. Box 30954,
 Salt Lake City, UT 84130-0954
 516982236 +E-mail/Text: dplbk@discover.com Jan 11 2018 23:19:32 Discover Personal Loans,
 P.O. Box 30954, Salt Lake City, UT 84130-0954
 516982237 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 23:18:50 Ditech Financial LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 517029502 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 23:18:50
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 517065614 +EDI: IRS.COM Jan 11 2018 22:53:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 516982238 +EDI: CBSKOHL'S.COM Jan 11 2018 22:53:00 Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
 517134705 EDI: RESURGENT.COM Jan 11 2018 22:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516982239 EDI: RMSC.COM Jan 11 2018 22:53:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914
 516982240 E-mail/Text: camanagement@mtb.com Jan 11 2018 23:18:52 M&T Bank, P.O. Box 64679,
 Baltimore, MD 21264-4679
 517146376 EDI: Q3G.COM Jan 11 2018 22:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 516982241 EDI: WFFC.COM Jan 11 2018 22:53:00 Raymour & Flanigan, PO Box 94498,
 Las Vegas, NV 89193-4498
 516984648 +EDI: RMSC.COM Jan 11 2018 22:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516982242 EDI: TDBANKNORTH.COM Jan 11 2018 22:53:00 Td Bank, P.O. Box 5600,
 Lewiston, ME 04243-5600
 516982243 EDI: CHASE.COM Jan 11 2018 22:53:00 Toys R Us, P.O. Box 15325,
 Wilmington, DE 19886-5325

TOTAL: 26

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 34

Date Rcvd: Jan 11, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516982232* +Citi, PO Box 6500, Sioux Falls, SD 57117-6500
516982233* +Citi, PO Box 6500, Sioux Falls, SD 57117-6500
516982235* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 15251, Wilmington, DE 19886-5251)
517065612* IRS, PO Box 744, Springfield, NJ 07081-0744

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Daniel A Masino mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Misha E Masino mylawyer7@aol.com,
ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6